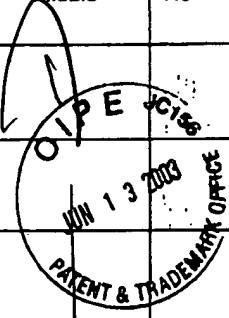
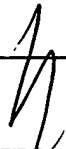
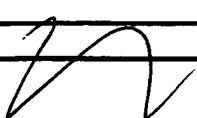
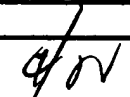


Substitute for Form 1449A/PTO (Modified) INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/714,898
				Filing Date	11/15/2000
				First Named Inventor:	Sanjeev Indru Kriplani, et al.
				Group Art Unit	3624
				Examiner Name	Weisberger, Richard C.
Sheet	1	of	19	Attorney Docket Number	4490P001
OTHER ART – NO PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ²
		LUHBY, TAMI; "Fast Financing for Impulse Buys"; Crains New York Business; February 8, 1999; page - 15; New York, New York, USA			
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		HOFFMAN, THOMAS; "Business-to-Business Lender Foresees Fast Growth Online"; Computerworld; October 11, 1999; pp. 44; Volume 33, No. 41; USA	
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N		"ContractorHub.com Chooses Netfish to Provide XML Foundation; Joint Agreement to Enable Seamless Business Process Integration for the Construction Industry"; Business Wire; June 7, 2000; pp. 1262; Washington, USA	
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		"Record Setting Demand for Actrade's Tad Program; Third Quarter Results Exceed Estimates - Gross Profit Up 132%; Net Income Up 132%; EPS Up 119%"; PR Newswire; May 11, 2000; New York, USA	
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		"ProNetLink Will Produce Live Video Investor Q&A on March 16; Management Will Discuss Current Company Events and Take Questions From Investors Over The Internet"; Business Wire; March 14, 2000; pp. 1069; New York, USA	

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		"S1 Corporation, Stephan Company, Actrade International, VICORP Restaurants and Whole Foods Market Conference Calls to be Broadcast by Investor Broadcast Network Over the Internet"; Business Wire; February 11, 2000; pp. 1470; Philadelphia, USA	
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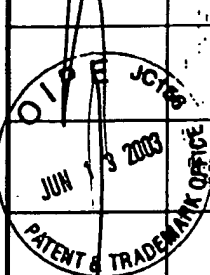
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				Group Art Unit	3624	
				Examiner Name	Weisberger, Richard C.	
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		"Acquisition Capability Acquires Two New York Corporations"; PR Newswire; September 16, 1988				
		"Alexander Stonkus - Actrade Financial Technologies Ltd"; Wall Street Transcript Digest; October 30, 2000				
		"Alternative Financing Eases Cash Flow"; Canadian Plastics; May 1, 2000; pp. 48(2)				
		LANE, AMY; "Edison Powers Up Online Bill Payment"; Crain's Detroit Business; September 4, 2000; pp. 3; Volume 16, No. 36; Lansing, Michigan, USA				
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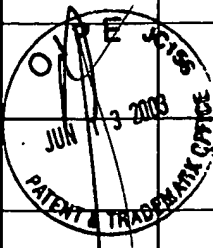
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		SNEL, ROSS; "Transpoint Moves Closer To CheckFree Weight Class"; American Banker, February 3, 2000; page - 10; Volume 165, No. 23; USA	
		"E-Billing Gains Steam In Corporate Payments Space"; Corporate EFT Report; December 20, 2000; Volume 20, No. 25	
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		KISTNER, TONI; "Goodbye, Paper Checks?"; Home Office Computing; May, 1, 1999; Volume 17, No. 5	
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		"Bank Technology News / March 2000"; Bank Technology News; March 1, 2000; Volume 13, No. 3	
		O SULLIVAN, ORLA; "Transpoint Says "Pay Anyone" is Live"; Bank Technology News; February 1, 2000; pp. 4; Volume 13, No. 2	
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		SCHAFF, WILLIAM; "CheckFree Seeks Merger Payoff -- The Company's Acquisition of TransPoint Would Make it the Market Leader in Electronic Bill Payment and Presentment, if the Justice Department Gives its OK"; Information Week; March 20, 2000; pp. 146	
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		JOYCE, ERIN, ET AL.; "Beauty Is In The Eye Of The Beholder. CheckFree Pays Up For TransPoint"; USBanker; March 1, 2000; pp. S10; Volume 110, No. 3	
		O SULLIVAN, ORLA; "The Pieces Come Together In EBPP"; USBanker; March 1, 2000; pp. 24; Volume 11, No. 3	
		TROMBLY, MARIA; "Electronic Billing Merger Should Benefit Billers, Banks"; Computerworld; February 21, 2000; pp. 12; Volume 34, No. 8; USA	
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		"TransPoint Banks On Name Change, String of Deals"; PC Week; pp. 25, 28; Volume 15, No. 45	
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Sheet 9 of 19

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Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
M		"More Than 14 Million BellSouth Customers Can Pay E-Bills Today Through The TransPoint Online Bill Payment Service"; PR Newswire; July 24, 2000	
		"TransPoint Online Payment Service Now Available on Prodigy and Go2Net Network; PR Newswire; June 27, 2000	
		"GE Capital Presents TransPoint E-Bills to Card Services Clients"; PR Newswire; April 7, 2000; pp. 9110	
		"TransPoint Will Team With Intuit to Bring Comprehensive E-Bills Offering to More Than 50 Million Online Consumers"; Business Wire; February 2, 2002; pp. 1398	
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		"TransPoint Expands Global Reach With Agreement to Develop Electronic Bill Payment and Presentment Service for Australia Post"; PR Newswire; October 27, 1999; pp. 0104; Englewood, Colorado, USA	
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		"AccuDocs Supports TransPoint's E-bill Delivery and Payment"; PR Newswire; September 17, 1999; pp. 7681; Birmingham, Alabama, USA	
		"BlueGill Technologies Introduces Integrated Solution for TransPoint Billers"; PR Newswire; September 13, 1999; pp. 6262; Ann Arbor, Michigan, USA	
		"One of California's Largest Water Utilities Taps TransPoint E-Bills"; PR Newswire; September 8, 1999; pp. 3187; Englewood, Colorado, USA	

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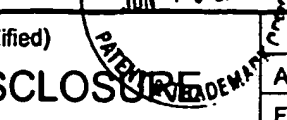
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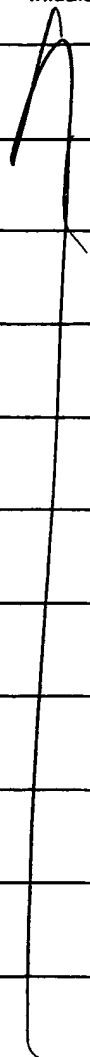
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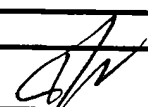
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Substitute for Form 1449A/PTO (Modified) INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
		Application Number		09/714,898	
		Filing Date		11/15/2000	
		First Named Inventor:		Sanjeev Indru Kriplani, et al.	
		Group Art Unit		3624	
		Examiner Name		Weisberger, Richard C.	
Sheet 10 of 19		Attorney Docket Number		4490P001	
OTHER ART – NO PATENT LITERATURE DOCUMENTS					
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		"Top Home-Banking Solution Providers Join TransPoint Technology Associate Program"; PR Newswire; December 1, 1998; Englewood, Colorado, USA			
		"Con Edison Teams With Microsoft and First Data for Online Billing-Service Joins Other Successful E-Bill Options for Con Edison Customers"; PR Newswire; October 15, 1998; New York, USA			
		O SULLIVAN, ORLA; "The Jostling for E-Bill Supremacy"; Bank Technology News; December 1, 1999; pp. ITEM0004100C; American Banker-Bond Buyer			
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		HIESTAND, JESSE; "L.A. Ad Agencies Merge Asher/Gal & Partners to be Second-Largest Independent; Daily News; July 25, 2000; pp. B1			
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Attorney Docket Number	4490P001

Sheet 11 of 19

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		"SF Interactive Names James Waldrop as CTO"; PR Newswire; May 18, 2000; pp. 1	
		"PC Magazine Names Tim Castelli New Publisher"; PR Newswire; May 17, 2000; pp. 1	
		TURNER, JAMES; "Letting the Web Pay Your Bills"; Christian Science Monitor; January 18, 2000; pp. 19	
		BONGIORNI, SARA; "Banks Working To Help Customers bypass Paper Bills"; Greater Baton Rouge Business Report; October 26, 1999; page A8	
		"Former Senior Executive of DIRECTV and Walt Disney Appointed as New Chief Technology Officer for PayMyBills.com"; Business Wire; October 5, 1999; page - 1	
		HISEY, PETE; "Outclicked in the Online Billing Wars"; Credit Card Management; March 2000; pages 26-30; Volume 12, No. 12; Faulkner & Gray, Inc.; USA	
		"Will Merger Pay Off For Bill Payers?"; Financial Service ONLINE; October 2000; page - 8; Volume 5, No. 10; USA	
		"Paytrust Pays Out For PayMyBills.com"; Electronic Payments International; August 31, 2000; page 3; IRELAND	
		ROSEN, CHERYL; "Paytrust To Buy PayMyBills.com"; Information Week; August 28, 2000; page - 141; USA	
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		"Paytrust, PayMyBills.com Join Forces"; USA Today; August 23, 2000; Volume 114, No. 114; USA	
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		"OR 193-05 PayMyBills.com to Acquire payMe.com"; Online Reporter; April 17, 2000; USA	
		"Digest: Personalised Bills"; Customer Loyalty Today; March 2000; page 5; United Kingdom	
		RAO, RAGA; "OR 181-01 Are E-Bill Services Gonna Be Free?"; Online Reporter; January 24, 2000; USA	
		IVERSEN, WESLEY R.; "Putting Paper Bills On Web Sites"; Financial Service ONLINE; September 1, 1999; USA	
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		"The Check Is On The Net"; USA Today; August 4, 1999; page 1B; Volume 17, No. 227; USA	
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		ROBINSON, TERI; "Online Bill Payment: Ready To Break Through? Vendors hope improved..."; Information Week; October 23, 2000; 158(3) pages; Volume 809	
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		ARAR YARDENA, ET AL.; "Pay Bills Online: Pricey But Convenient"; PC World; 95(3) pages; Volume 18, No. 3	

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		"EBPP's Three To Watch: Bill Scanners, Now in an Expanded Capacity, Will Revolutionize Electronic Bill Presentment and Payment"; Bank Technology News; October 1, 2000; pp. 54; Volume 13, No. 10	
		MAGID, LAWRENCE J.; "Services Take Bill-paying To Next Level"; Los Angeles Times; September 4, 2000; pp. C3	
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		ARAS, YARDENA, ET AL.; "Pay Bills Online: Pricey But Convenient"; PC World; March 1, 2000; pp. 95; Volume 18, No. 3	
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		HERSCH, WARREN S.; "The 1999 top 25 Executives: Deepockets"; Computer Reseller News; November 15, 1999; pp. 167	
		"Finance and Economics: For Whom The Bill Tolls"; Economist; September 4, 1999; pp. 97-100; Volume 352, No. 8135	
		"PayMyBills.com Offers SafeWeb"; National Underwriter; August 16, 1999; pp. 14; Volume 103, No. 33	
		BUYIKIAN, TERESA; "Bill Me"; Adweek Western Advertising News; September 13, 1999; pp. 3; Volume 49, No. 37	

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A		"Reviews Roundup Toshiba Picks DGWB"; Adweek Western Advertising News; August 2, 1999; pp. 8; Volume 49, No. 31	
		"PayMyBills.com Web Site Opens For Business 07/09/99"; Newsbytes; July 9, 1999; USA	
		GREENBERG, PETER S.; "Are We There Yet? -- A globe-trotting pro takes a definitive look at online travel to tell us what's changed - and what's in store"; Yahoo! Internet Life; June 1, 2000; pages 122-127; Volume 6, No. 6	
		LOMANGINO, KEVIN; "Move Beyond Personal Finance Programs With Online Paperless Bill-Paying Services"; Internet Medicine: A Critical Guide; July 1, 2000; pages 10-11; Volume 5, No. 7	
		"Paytrust, PayMyBills Team To Spur EBP&P: With An Extra \$20 Million To Spend, The New Combined Company Sees Bright Future"; Future Banker; December 1, 2000; pp. 49; Volume 4, No. 10	
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		"Talk, Talk, Talk, Making It Easy, One Way or Another, You Will Pay for It"; Newsweek; August 30, 1999; pp. 66	
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			Filing Date	11/15/2000	
			First Named Inventor:	Sanjeev Indru Kriplani, et al.	
			Group Art Unit	3624	
			Examiner Name	Weisberger, Richard C.	
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		"PayMyBills.com and BeyondWork.com Team Up to Provide WorkSite Bill Management Service"; December 9, 1999; pp. 0354; Pasadena, California, USA		
		"Sun-Netscape Alliance Announces New iPlanet(TM) Application Server 6.0 Software Optimized For Java(TM)2 Platform, Enterprise Edition"; PR Newswire; December 6, 1999; pp. 5185; Mountain View, California, USA		
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		"Will Merger Pay Off for Bill Payers?"; Financial Service ONLINE; October 2000; page - 8; Volume 5, No. 10; USA		
		"OR 217-31 Paytrust Completes PayMyBills Merger, Raises \$20m Annotated Title - Online Bill Manager Paytrust has Completed Acquisition of PayMyBills.com; Paytrust Plans To Revamp Its E-Bill Service For Small Businesses; Online Reporter; October 9, 2000; USA		

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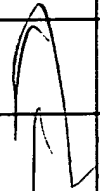
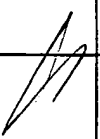
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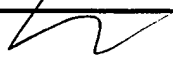
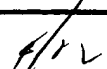


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		"Princeton, N.J. - Based Online Bill Payment Firm Buys California Rival"; Star-Ledger; August 23, 2000; USA	
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		Application Number	09/714,898		
		Filing Date	11/15/2000		
		First Named Inventor:	Sanjeev Indru Kriplani, et al.		
		Group Art Unit	3624		
		Examiner Name	Weisberger, Richard C.		
Sheet	17	of	19	Attorney Docket Number	4490P001

OTHER ART – NO PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
4		"OR 181-05 First Union Sues PayTrust.com"; Online Reporter; January 24, 2000; USA	
		SPIRRISON, J. BRADLEY; "Paytrust Goes Strategic for Bill Payment"; Private Equity Week; December 20, 1999; USA	
		"Paytrust.com Bolsters E-Billing Service"; Online Reporter; November 15, 1999; USA	
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		LOMANGINO, KEVIN; "Move Beyond Personal Finance Programs With Online, Paperless Bill-Paying Services"; Internet Medicine: A Critical Guide; pp. 10-11; Volume 9, No. 1	
		"NetLedger, and Paytrust Partner to Deliver Online Bill Payment Capability"; Business Wire; December 19, 2000; pp. 0083; San Mateo, California, USA	
		"Everypath Evolves Paytrust's Mobile Application From HTML to XML"; Business Wire; December 19, 2000; pp. 2023; San Jose, California, USA	

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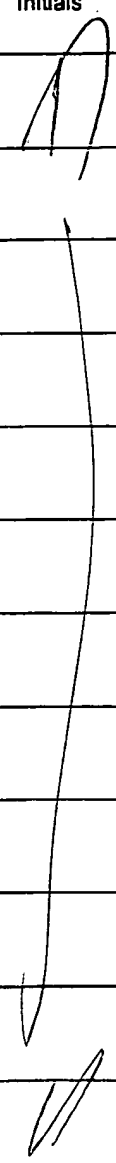
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			Group Art Unit	3624	
			Examiner Name	Weisberger, Richard C.	
Sheet	18	of	19	Attorney Docket Number	4490P001

OTHER ART - NO PATENT LITERATURE DOCUMENTS				
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		"SmartMoney.com and Paytrust Launch the SmartMoney Bill Center"; Business Wire; November 14, 2000; pp. 2242		
		"Citibank Launches Citibank Bill Manager, A Complete Online Bill Management Service; Bill Payment and Presentment Services Provided Through Paytrust; Business Wire; October 12, 2000; pp. 2467		
		"Paytrust and PayMyBills.com Finalize Merger"; Business Wire; October 4, 2000; pp. 0104		
		"vJungle and Paytrust Partner to Offer Integrated Bill Management Service for Small- to Mid-Sized Businesses"; Business Wire; October 3, 2000; pp. 2310		
		"MyGovClub.com Forms Alliance With Paytrust(R) to Offer Bill Management Service for Government and Military Families"; PR Newswire; July 13, 2000; Herndon, Virginia, USA		
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		"Paytrust(R) Trusts Faxgate for E-business Client Authorization"; PR Newswire; June 19, 2000; pp. 1589; Stillwater, Oklahoma, USA		
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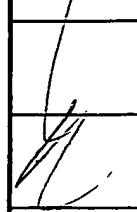
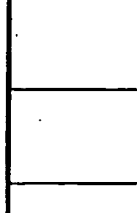
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Sheet 19 of 19

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		"Freeshop.com Adds 40 New Clients Including Investor's Business Daily, Furniture.com and Paytrust(TM)"; PR Newswire; January 20, 2000; pp. 5860; Seattle, Washington, USA	
		"Citibank Launches Online Payment Service For Cardholders"; CardFAX; October 13, 2000; pp. 1; Volume 2000, No. 197	
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		LAMOND, KEITH; "Credit Card Transactions Real World and Online"; www.virtualschool.edu ; 1996; 16 pages;	

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